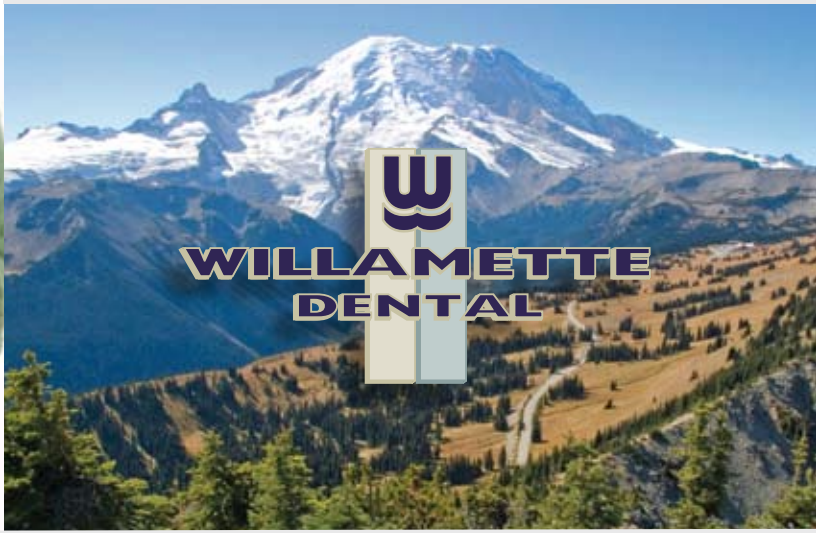




Affordable Quality Dental Care



■ WASHINGTON ■ OREGON ■ IDAHO ■

WILLAMETTE
DENTAL

40
YEARS

1970 - 2010

Form No. 007-WA (12/10)
Contract Form Numbers:
001L-WA (12/10), 001S-WA (12/10) & 001SE-WA (12/10)

Willamette Dental of Washington, Inc. Plan

A Plan For Your Dental Needs

Appointments or Emergencies

Toll Free (800) 359-6019

Appointment Center Hours

Monday - Thursday 7:00 AM - 8:00 PM - PST

Friday 7:00 AM - 6:00 PM - PST

Saturday 7:00 AM - 4:00 PM - PST

Appointments

Willamette Dental strives to keep dental costs affordable for its patients. To achieve this, facilities are usually operating at their fullest capacity. Schedules fill up quickly and last-minute appointments are rare. **It's very important to schedule appointments in advance.**

New patients are generally able to obtain their initial appointment within 30 days of their call to the Willamette Dental Appointment Center. Hygiene appointments generally have a wait-time of 45 days. Restorative treatment appointments generally have a wait-time of 60 days. These wait-times are averages. The wait-time for an appointment may vary based on your choice of provider, dental office location and your desired day or time of appointment.

Emergencies

In the event of a dental emergency, call the Willamette Dental Appointment Center at (800) 359-6019. Generally, members can be seen by a Willamette Dental dentist for a dental emergency within approximately 24 hours.

To Change An Appointment

Please call the Willamette Dental Appointment Center as soon as your plans change to reschedule your dental appointment. If you cancel with less than 24 hours notice, then the provider will charge a missed-appointment fee. By giving us advance notice, the provider can try to schedule another patient for that time.

Patient Relations (Customer Service)

Willamette Dental has a full staff of patient relations representatives who will answer any question that you may have about your dental plan or service.

Please reach us:

Monday - Friday 8 AM to 5 PM - PST

Toll Free (800) 360-1909

E-mail relations@willamettedental.com

Internet www.WillametteDental.com

Extensive Dental Coverage

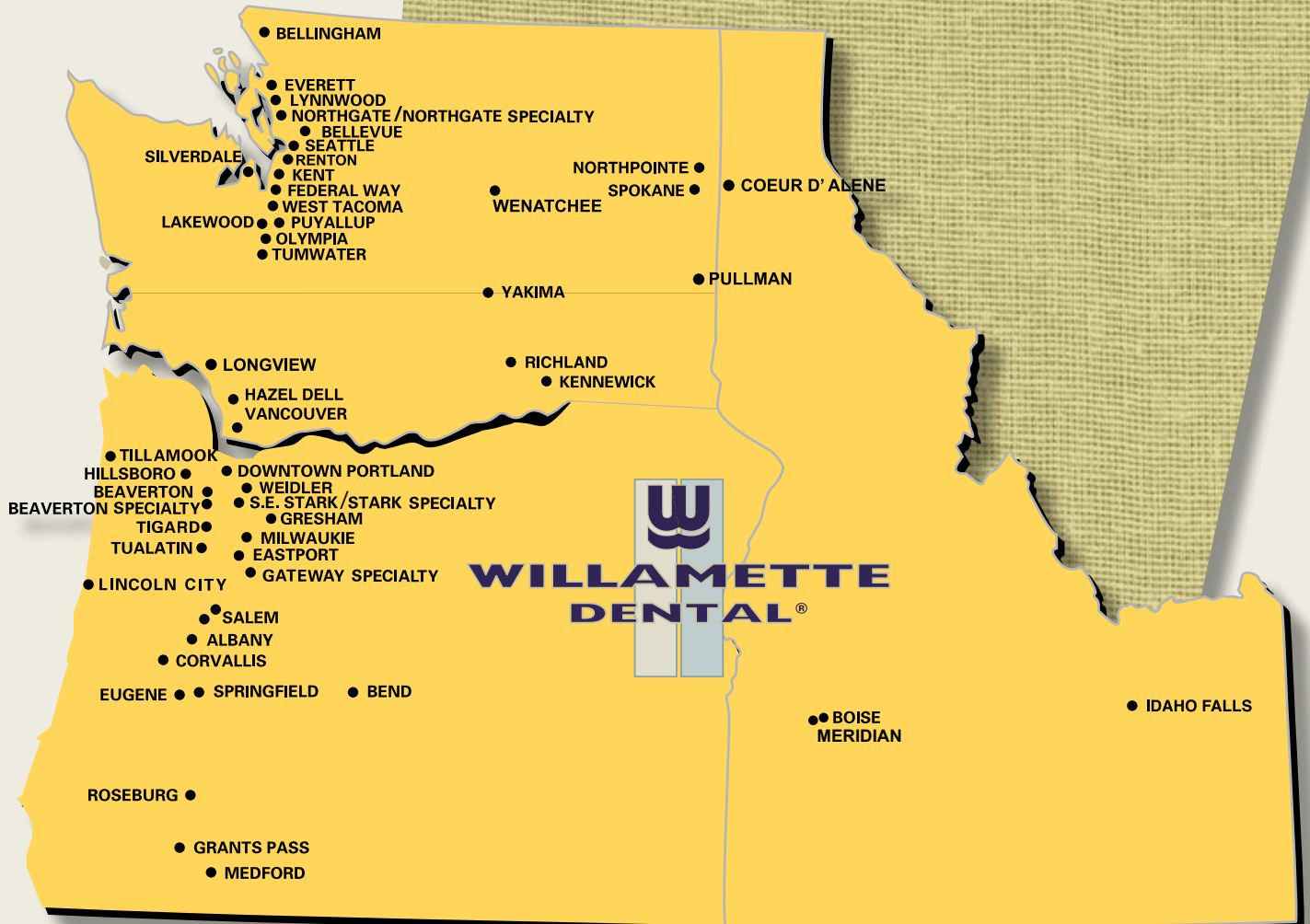
- No annual maximums*
- No deductibles
- No waiting periods
- Extensive coverage on preventative services
- Low out-of-pocket costs for major services
- Orthodontia with no age limit
- Emergency dental care

High-Quality Care

- 40 years of providing quality dental care
- Clinical professionals who maintain high credentialing standards in the dental industry
- Evidence-based dental care treatment philosophy
- Most offices are open Monday through Friday and occasional Saturdays, 7 AM to 6 PM

*If covered, TMJ and orthognathic surgery have a benefit maximum. Please refer to your Certificate of Coverage.

**More Than
50
Locations**



Willamette Dental Plan members receive their care at a Willamette Dental office. These dentists, hygienists and dental assistants are highly credentialed, and they each adhere to Willamette Dental's evidence-based treatment philosophy.

Offices throughout Washington, Oregon and Idaho there is most likely an office near your home or work.

**Affordable
Quality
Dental
Care**

A Healthier Approach To Dental Care

Willamette Dental has been providing quality dental care to patients in the Pacific Northwest for more than 30 years. Each provider upholds our mission to deliver superior patient care through a partnership with our patients.

Clinically, we strive to stop the dental disease/repair cycle by implementing evidence-based methods of prevention and treatment. To do so, each of our more than 740 dental professionals have adopted today's latest approaches to dental care that are supported by credible scientific findings.

In our practice, we use the best available scientific evidence combined with clinical experience and patient circumstances to direct treatment. Because of this evidence-based approach, our dentists have moved away from the role of repair technician and assumed a broader role of healer. Dental care providers assess risks and develop appropriate treatment plans for each patient.

A key to this philosophy is our emphasis on preserving the patients natural tooth-structure and preventing dental disease. By using proven techniques, including non-surgical methods of treatment, our practitioners can help to prevent or even reverse dental disease. As a body of dental care professionals, our practice emphasizes providing only the appropriate treatment that will lead to the optimum oral health of our patients.

Higher Standard Providers

The Willamette Dental Provider Credentialing Policy ensures that providers have the professional qualifications, licenses, endorsements, certifications and permits required by law, as well as those that meet our own schedule of standards. All providers are routinely evaluated to be sure their credentials are current, and that they are working within their appropriate scope of practice. Each clinical professional at Willamette Dental has to meet and maintain one of the highest credentialing standards in the dental industry.

To ensure quality of care is consistent at each of our dental offices, every clinical professional is a member of the Willamette Dental Quality Assurance Program. This is how dentists, hygienists and dental assistants regularly receive updates on new products and technological advances. In this program, dentists receive regular peer reviews that monitor their treatment planning and the documentation of patient treatment. Knowing that the quality of their treatment can be reviewed by their colleagues is one of the most powerful motivators for our dentists to continuously practice our standard of quality dental care. More so, these activities promote professional development and enhance the capabilities of all Willamette Dental providers.



Evidence-Based Dentistry

We use scientifically proven methods to help you preserve your natural tooth structure.

A Focus On Prevention

Personal Dental Care Plan

Members of the Willamette Dental Plan are encouraged to follow the personal dental care plan that is developed with them during their first visit with their dentist. This program helps members to achieve and maintain good dental health. We have found that most patients with good home health care habits can maintain their natural tooth structure for a lifetime, ensuring healthy gums and teeth.

Caries Management Therapy

In the past, dentists believed that the only effective treatment for dental decay, also known as caries, was to remove the diseased portion of the tooth and replace it with a filling.

However, scientific studies have shown that dental decay is an infectious disease caused by a specific type of oral bacteria called *mutans streptococci* and that early areas of decay can be reversed. Studies also show that inappropriate or unnecessary removal of tooth structure weakens teeth, which makes them more susceptible to fracture. These findings form the basis of Willamette Dental's modern treatment philosophy.

Willamette Dental practices Caries (cavities) Management Therapy. This involves identifying patients at risk or potential risk of tooth decay and providing appropriate therapeutic treatment. The goal is to prevent decay and conserve natural tooth structure through an extensive evaluation and treatment regimen.

As part of their Personal Dental Care Plan, every new Willamette Dental member receives a thorough risk assessment to determine susceptibility to dental decay. Decayed tooth surfaces are diagnosed and coded based upon the level of decay penetration. Willamette Dental dentists then make appropriate treatment decisions from this examination.

In most cases, advanced areas of dental decay will be restored using traditional filling materials. Early areas of decay may be reversed and re-mineralized utilizing antibacterial medications and highly concentrated fluoride solutions. This approach may require more frequent recall appointments to treat the affected areas.

You'll be encouraged to follow a personal dental care program to help you achieve and maintain good dental health.



Questions & Answers

Can I sign up for the Willamette Dental Plan and still go to my own dentist?

Your dental care will only be covered when it is provided by a dentist or specialist at a Willamette Dental office. Your coverage also extends if you are referred to an outside dentist or specialist by your Willamette Dental dentist. If referred to an outside dentist or specialist, your co-payments remain the same as shown in your Summary of Benefits.

Can I choose one primary care dentist to coordinate my care?

Yes, we encourage you to establish a long-term relationship with a primary Willamette Dental dentist. Once you select your dentist, you may schedule all future appointments with them. You are also free to change Willamette Dental dentists or locations at anytime.

How do I schedule an appointment?

To schedule an appointment, please call our Appointment Center:

Toll Free (800) 359-6019

Appointment Center Hours:

Monday - Thursday 7 AM to 8 PM - PST

Friday 7 AM to 6 PM - PST

Saturday 7 AM to 4 PM - PST

How long does it generally take to get an appointment?

Willamette Dental's scheduling goals are as follows:

First Appointment: 30 Days

Regular Hygiene (Cleanings): 45 Days

Operative: 60 Days

Emergencies: Within approximately 24 hours

With the exception of emergencies, the number of days shown above are averages. The length of wait-time for an appointment may vary based on your choice of provider, dental office location and your desired day or time of appointment.

What can I expect at my first visit?

At your first visit to our office, you will receive a thorough dental examination that includes X-rays and comprehensive risk assessments. Then, your dentist will develop a Personal Dental Care Plan based on your immediate needs, current dental health and long term oral health goals. This individual plan will include recommendations for cleanings, restorations and preventive treatments.

Do office visit charges apply each time that I have an appointment?

Yes. The office visit co-payment found in your Summary of Benefits applies to all visits, including orthodontia, if orthodontia benefits are available through your employer. The office visit co-payment is in addition to other co-payments that you may incur.

Payments may be made by cash, personal check or credit card. All payments should be made at the time of service.

Will I receive two cleanings per year?

Your Willamette Dental dentist will make a recommendation for your teeth cleaning and examination frequency that fits your risk factors and oral health condition. It could involve more than two or less than two appointments per year. Your Personal Dental Care Plan will outline the frequency and duration of your treatments and examinations throughout the year.

For example, an enrollee with periodontal disease could need four or five therapeutic cleanings in a year, whereas an enrollee with healthy teeth and gums may only need to have a cleaning once every 12 months. Cleanings, which are prescribed by your Willamette Dentist, are covered.



What if I have a dental emergency?

Willamette Dental provides emergency dental care during regular office hours. If you have a dental emergency, you should call the Appointment Center toll free at (800) 359-6019. If necessary, you will be able to see a dentist within approximately 24 hours. You will pay an emergency office visit co-payment for this service. After-hours, a dentist is available for dental emergency consultation over the telephone, at no cost.

What if I have a dental emergency while I'm out of town?

In Washington, Oregon or Idaho

If you're traveling in our service area, then call the Appointment Center at (800) 359-6019 to make an appointment at a Willamette Dental office.

Outside Our Service Area

If you are traveling 50 miles or more from a Willamette Dental office, then you may go to any licensed dentist to obtain emergency treatment. Emergency dental treatment maybe eligible for reimbursement as stated in your Certificate of Coverage. Upon arriving home, contact our Patient Relations Department for reimbursement. You will need to schedule your follow-up care with your Willamette Dental primary care dentist.

What happens if I change offices?

Willamette Dental enrollees have the freedom to receive dental care at a Willamette

Dental location of their choice. To change offices and/or dentists, call our Appointment Center toll free at (800) 359-6019.

Please be aware that changing your dentist may result in a treatment delay.

Does Willamette Dental accept other insurance if I have dual coverage?

Yes, Willamette Dental can bill other carriers if you have dental coverage under another plan. Simply provide your dental coverage information to the dental office at your appointment. Please refer to your Certificate of Coverage for complete details regarding coordination of benefits.

How do I change an appointment?

If you need to reschedule or cancel an appointment, please call our Appointment Center at (800) 359-6019 as soon as possible. A missed appointment fee is applied to your account for any appointment that you miss without a minimum of 24 hours notice.

Can I get major work done right away?

There are no waiting periods for benefits. Our practice philosophy is to first diagnose and treat urgent conditions that pose an immediate threat to your oral health. The next priority is prevention; controlling the disease process. It is important that you be an active partner in maintaining good oral health to ensure the long-term success of the major restorative work you receive. Major restorative work is performed when your Willamette Dental dentist determines your teeth and supporting structures are stabilized.

Is orthodontia available in every office?

Specialty services, including orthodontia are generally available on a regional basis. To find out where specialty service is available in your area, simply contact our Appointment Center toll free at (800) 359-6019.

Who do I call for more information?

Questions about your dental plan or service should be directed to the Willamette Dental Patient Relations Department. You can reach us:

Monday - Friday 8 AM to 5 PM - PST
Phone (800) 360-1909
E-mail relations@willamettedental.com



On the Web at
www.WillametteDental.com

Orthodontic Benefits

For the Entire Family

As part of your Willamette Dental Plan, an orthodontia treatment benefit maybe available to members when treatment is performed by a Willamette Dental orthodontist.



Orthodontia Dental Care

Throughout treatment, Willamette Dental doctors perform as a clinical team to give you total dental care oversight.

This benefit includes full consultation, X-rays, study models, case presentation, required appliances and follow-up treatment. Throughout this treatment, our doctors perform as clinical teams to give patients total dental care oversight.

A member's co-payment is determined by the extent of the treatment required. The amount of co-payment listed for Comprehensive Orthodontic Services in the Summary of Benefits, plus office visit charges, is the maximum amount that a member will pay. In some cases, the co-payment amount may be less.

Prior to orthodontic treatment, members are required to meet with their primary care dentist, who will refer them to a Willamette Dental orthodontist for a pre-orthodontic consultation.

This consultation consists of three separate meetings with a Willamette Dental orthodontist. First the orthodontist performs an initial examination of the patient's bite and answers any questions that they may have. At the next appointment, we take X-rays and photographs, as well as make models. The results of these examinations are studied and a treatment plan is developed. At the third meeting, the orthodontist presents our recommendation of the best treatment to re-align the patient's teeth. Also, they receive a comprehensive written estimate of their treatment including its cost and a time-line of procedures.

Pre-orthodontic service co-payments are:

Initial orthodontic examination:	\$ 25
Study models and X-rays:	\$ 125
Case presentation:	\$ 0

These non-refundable co-pays will be credited toward the comprehensive orthodontic co-payment if the member commences orthodontic treatment.

Please note: If the member's coverage terminates prior to completing orthodontia treatment, then additional charges may apply. Members should refer to their Certificate of Coverage for orthodontia benefits and limitations.

Value Added Implants

Value added services and products are offered by Willamette Dental providers. **These products are provided at a reduced fee and are not an insurance covered benefit.** The member will be responsible for all costs incurred.

Dental Implants

Historically, bridges or dentures have been the only options available to patients for the replacement of missing teeth. Now with advances in surgical techniques and technological improvements of materials, there is a better solution available to Willamette Dental patients. Because dental implants are permanent tooth replacements that look and feel like natural teeth, this treatment helps patients realize performance and esthetic advantages like no other solution.

A dental implant restoration is a procedure for securing a single artificial tooth or even a full arch of replacement teeth. The implant itself is a small titanium metal post that is surgically placed into the jawbone and is engineered to perform similar to the root of a natural tooth. While healing, the bone grows and fuses to the post. This implanted post then supports a crown or over-denture just as roots hold one's natural teeth in place.

Evidence has shown that a dental implant restoration is usually the best solution to replace missing teeth, primarily because it does not affect any adjacent teeth as does a fixed bridge or removable denture. With a dental implant there is no grinding or crowning of natural teeth for a bridge nor are there any natural teeth clasped to secure a removable partial denture.

Commencing Treatment

Patients with healthy gums, good bone structure and excellent oral hygiene are usually good candidates for dental implant restoration. The first step in this treatment is to speak with your Willamette Dental dentist, who will answer any questions that you may have and then refer you to an implant restorative dentist for an initial implant consultation. Implant restoration is available at these listed Willamette Dental offices.



Surgical Offices

Seattle - Northgate

11011 N. Meridian
Suite 104
Seattle, WA 98133

Olympia

Columbia Commons
3773-C Martin Way, Ste 105
Olympia, WA 98506

Tacoma

Sixth Avenue Plaza
5401 Sixth Avenue
Tacoma, WA 98406

Spokane-Northpointe

9717 N. Nevada
Spokane, WA 99218

Richland

104 Columbia Point Dr.
Richland, WA 99352

Restorative Offices

Seattle - Northgate

11011 N. Meridian
Suite 104
Seattle, WA 98133

Spokane-Northpointe

9717 N. Nevada
Spokane, WA 99218

Tacoma

Sixth Avenue Plaza
5401 Sixth Avenue
Tacoma, WA 98406

Richland

104 Columbia Point Drive
Richland, WA 99352

Olympia

Columbia Commons
3773-C Martin Way
Suite 105
Olympia, WA 98506

Bellevue

Park 120 Office Complex
626 120th Ave. NE
Suite B-210
Bellevue, WA 98005

Value Added Products

Clinically Endorsed Products Improve Your Home Dental Care

Willamette Dental has carefully selected dental care products that are available to you at each Willamette Dental office. We only offer those products that have been clinically proven to be the most effective at improving your dental health. Through special arrangements with manufacturers, we're able to sell these products to our patients at low prices. Value added products are provided as a complement to our service, yet **they are not an insurance covered benefit.**



Clinically Endorsed Home Dental Care

Antibiotics & Pain Relief

Antibiotics

- Willamette Dental provides a wide selection of the most common and effective antibiotics.

Pain Relief

- Prescription strength non-steroidal anti-inflammatory and pain-relieving drugs are available.

Teeth Whitening

Ultradent Opalescence® Whitening Products

- TresWhite® Strips - Professional strength whitening without trays.
- Opalescence® Custom White - Highly concentrated gel with custom trays.
- Opalescence® Boost - Professionally applied, in-chair whitening system.

Power Tooth Brushes

Sonicare®

- Rapid bristle motions break up plaque.
- Memory timer signals the correct brushing interval.
- High frequency bristle motion and dynamic fluid cleaning action breaks up plaque.

Braun™ Oral-B®

- Combines two brushing motions to remove plaque.
- Memory timer signals the correct brushing interval.

Lozenges & Toothpaste

Fluoride Lozenges

- Fruit flavored, sugar free.
- Proven decay-fighting agent slowly released for longer lasting cavity prevention.
- Excellent for patients with exposed root surfaces and dry mouth symptoms.

Toothpaste

- Prescription strength fluoride toothpaste for patients at high risk for dental decay.

Xylitol Gum, Mints, Toothpaste & Mouthwash

- Natural flavoring agent clinically proven to prevent and reverse early decay.
- Helps prevent decay causing bacteria from sticking to teeth.

Exclusions and Limitations

Exclusions: The Company does not provide Benefits for any of the following conditions, even if approved, prescribed, or recommended by a dentist:

- Bridges, crowns, dentures or any prosthetic devices requiring multiple treatment dates or fittings if the prosthetic item is installed or delivered more than 60 days after termination of coverage.
- The completion or delivery of treatments, services, or supplies initiated prior to the effective date of coverage.
- Dental implants, including attachment devices and their maintenance.
- Endodontic services, prosthetic services, and implants that are defective, were not provided in accordance with the professional standard of care, or were provided prior to the effective date of coverage.
- Endodontic therapy completed more than 60 days after termination of coverage.
- Experimental or investigational services or supplies and related exams or consultations.
- Exams or consultations needed solely in connection with a service or supply not listed as covered.
- Full mouth reconstruction and occlusal rehabilitation.
- Hospital care or other care outside of a dental office for dental procedures, physician services, or facility fees.
- Maxillofacial prosthetic services.
- Nightguards.
- Personalized restorations.
- Plastic, reconstructive, or cosmetic surgery and other services or supplies, which are primarily intended to improve, alter, or enhance appearance.
- Prescription and over-the-counter drugs and pre-medications.
- Provider charges for a missed appointment or appointment cancelled without 24 hours prior notice are not a benefit.
- Replacement of lost, missing, or stolen dental appliances; replacement of dental appliances that are damaged due to abuse, misuse, or neglect.
- Replacement of sound restorations.
- Services or supplies and related exams or consultations that are not within the prescribed treatment plan and/or are not recommended and approved a participating dentist.
- Services or supplies and related exams or consultations to the extent they are not necessary for the diagnosis, care, or treatment of the condition involved.
- Services or supplies by any person other than a licensed dentist, denturist, hygienist, or dental assistant within the scope of his or her lawful authority.
- Services or supplies for the treatment of an occupational injury or disease, including an injury or disease arising out of self-employment or for which benefits are available under workers' compensation or similar law.

Willamette Dental Plan

- Services or supplies for treatment of injuries sustained while practicing for or competing in a paid athletic contest.
- Services or supplies for treatment of intentionally self-inflicted injuries.
- Services or supplies for which coverage is available under any federal, state, or other governmental program, unless required by law.
- Services or supplies that are not listed as covered.
- Services or supplies where there is no evidence of pathology, dysfunction, or disease other than covered preventive services.

Limitations: Benefits are subject to the following limitations:

- Alternate Services. If alternative services can be used to treat a condition, the service recommended by the participating dentist is covered.
- Congenital Malformations. Services or supplies listed in Appendix A which are provided to correct congenital or developmental malformations which impair functions of the teeth and supporting structures will be covered for Dependent children if dental necessity has been established.
- Endodontic Retreatment. When initial root canal therapy was performed by a participating dentist, the retreatment of such root canal therapy will be covered as part of the initial treatment for the first 24 months. After that time, the applicable Co-pays will apply. When the initial root canal therapy was performed by a non-participating dentist, the retreatment of such root canal therapy by a participating dentist will be subject to the applicable co-pays.
- General Anesthesia. General anesthesia is covered only if it is performed in a dental office; provided in conjunction with a covered service; and dentally necessary because the members is under age 7, developmentally disabled, or physically handicapped.
- Hospital Setting. The services provided by a dentist in a hospital setting are covered if a hospital setting is medically necessary and the services are pre-authorized and are the same services that would be provided in a dental office.
- Replacements. The replacement of an existing denture, crown, inlay, onlay, or other prosthetic appliance or restoration denture is covered if the appliance is more than 5 years old and replacement is dentally necessary.
- Restorations. Crowns, casts, or other indirect fabricated restorations are covered only if provided for treatment for decay, traumatic injury or substantial loss of tooth structure undermining one or more cusps and the tooth cannot be restored with a direct restorative material or the tooth is an abutment to a covered partial denture or fixed bridge.

Please refer to your Certificate of Coverage for a complete listing.



Evidence-Based Dentistry
with a Focus on Prevention™



Dental Services Provided by:

WILLAMETTE DENTAL GROUP

Underwritten by:

WILLAMETTE DENTAL OF WASHINGTON, INC.

6950 NE Campus Way . Hillsboro, OR 97124 . www.WillametteDental.com

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